

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND

JOHN ZHAO

\*

Plaintiff(s)

\*

vs.

Civil Action No. JFM-11-2754

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GLOBAL CREDIT NETWORK, LLC

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Defendant(s)

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MEMORANDUM

John Zhao and Linda Liying Liu, a married couple, have instituted this action against Global Credit Network, LLC and four employees of Global Credit. Plaintiffs have filed a motion for summary judgment. Defendants have filed an opposition to the motion and have filed a cross-motion for summary judgment. Plaintiff's motion will be denied and defendant's motion will be granted.

According to an allegation made by plaintiffs, in the summer of 2009 they received a collection letter from Global for a debt purportedly owed by Linda Liying Liu to Diagnostic Medical Imaging. In fact, according to plaintiffs, the debt involved was not owed by Linda Liying Liu but by another person, Lie Liu. According to plaintiffs, as set forth in an affidavit appended to the motion for summary judgment, the debt due by Lie Liu was paid in full.

Plaintiffs further allege that thereafter Global reported to Experian, Equifax, and Trans Union, that the alleged debt owed by Linda Liying Liu was still outstanding. This was a matter of concern to plaintiffs because they were purchasing a house for which they needed a favorable credit report. Plaintiffs have presented no evidence, however, that Global reported the alleged debt to any credit reporting agency. Further, an affidavit of Wayne Matthews, a credit collection

manager of Global, establishes that Global, did not report any alleged debt to any credit reporting agency at any time.

On the basis of the evidence on the summary judgment record, plaintiffs have no claim against defendants. At most, the evidence establishes that Global misdirected a collection letter to Linda Liying Liu. There is no evidence, however, that thereafter Global made any efforts to collect the debt. Moreover, as stated above, there is no evidence that Global ever reported to any credit reporting agency that the debt allegedly owed by Linda Liying Liu remained outstanding.

A separate order effecting the rulings made in this memorandum is being entered herewith.

Date: January 10, 2013

/s/  
J. Frederick Motz  
United States District Judge